DOCUMENT RESUME

ED 466 686 UD 035 097

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TITLE	A Closer Look at Changes in Children's Living Arrangements in Low-Income Families. Policy Brief. Welfare, Children & Families: A Three-City Study.
INSTITUTION	Johns Hopkins Univ., Baltimore, MD.
SPONS AGENCY	Kellogg Foundation, Battle Creek, MI.; Robert Wood Johnson Foundation, Princeton, NJ.; Henry J. Kaiser Family Foundation, Menlo Park, CA.; John D. and Catherine T. MacArthur Foundation, Chicago, IL.; David and Lucile Packard Foundation, Los Altos, CA.; Mott (C.S.) Foundation, Flint, MI.; Joyce Foundation, Chicago, IL.; National Inst. of Child Health and Human Development (NIH), Bethesda, MD.; Woods Fund of Chicago, IL.; Lloyd A. Fry Foundation, Chicago, IL.; Edna McConnell Clark Foundation, New York, NY.; Boston Foundation, MA.; Texas Univ., Austin. Hogg Foundation for Mental Health.; Social Security Administration (DHHS), Washington, DC.; Office of the Assistant Secretary for Planning and Evaluation (DHHS), Washington, DC.; Annie E. Casey Foundation, Baltimore, MD.; Administration for Children and Families (DHHS), Washington, DC.; National Inst. of Mental Health (DHHS), Rockville, MD.
REPORT NO	JHU-PB-02-3
PUB DATE	2002-05-00
NOTE	10p.; For the working paper associated with this policy brief, see ED 464 182. Also supported by the Kronkosky Charitable Foundation.
AVAILABLE FROM	Johns Hopkins University, Welfare, Children & Families Study, 3003 North Charles Street/Annex, Suite 300, Baltimore, MD 21218-3855. Tel: 410-516-8920; Fax: 410-516-0601; e-mail: welfare@jhu.edu; Web site: http://www.jhu.edu/~welfare.
PUB TYPE	Reports - Descriptive (141)
EDRS PRICE	EDRS Price MF01/PC01 Plus Postage.
DESCRIPTORS	*Child Welfare; Children; Family Status; *Family Structure; *Low Income Groups; One Parent Family; Stepfamily; Welfare Services
IDENTIFIERS	Illinois (Chicago); Massachusetts (Boston); Texas (San Antonio)

ABSTRACT

This report presents data from a sample of children in low-income families in Boston, Massachusetts; Chicago, Illinois; and San Antonio, Texas, whose caregivers completed interviews between March and December of 1999 and then again 16 months later as part of the Three-City Study. It draws implications for welfare policies that focus on encouraging the formation of two-parent families. The percentage of children living with two adults (including biological, step, and adoptive parents) increased from 34 to 38 percent between the first and second interviews. The increase was strongest among African Americans and Puerto Ricans. Virtually all of the increase involved a mother and a man who was not the child's biological father. The percentage of children living with both biological parents did not increase. More of the increase occurred through cohabitation than through marriage. Over 40 percent of mothers who were cohabiting at the first interview had ended the relationship by the second interview, and 16 percent had married. About 18 percent of mothers who were married at the first interview had separated by

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the second interview. Overall, 22 percent of children had experienced a change in their mother's living arrangement during the interval. (SM)

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Welfare, Children & Families

Policy Brief 02-3 A THREE-CITY STUDY

A Closer Look at Changes in Children's Living Arrangements in Low-Income Families

The proportion of children living in two-adult families is rising in low-income neighborhoods, but the kinds of families that are forming may not benefit children as much as expected.

Summary

The proportion of children living with two adults increased from 34 percent to 38 percent in a sample of low-income families in Boston, Chicago, and San Antonio interviewed twice, 16 months apart on average. Virtually all of the net increase involved the addition of a man who was not the children's biological father. Among women who were cohabiting at the first interview, 42 percent had ended the relationship by the second interview; and among women who were married, 18 percent had separated or divorced. We suggest that the benefits for children of the increase in two-adult families may be more limited than advocates expect.

Several recent reports have suggested a reversal in the late 1990s of the three-decade-long rise in the percentage of children living with single parents.[1] They show a modest increase in the percentage of children living with cohabiting mothers and with mothers married to biological, step-, or adoptive fathers. Moreover, the reversal appears to be stronger among children in low-income families, a finding that some observers have taken as evidence that welfare reform policies may have played a key role.[2] However, none of the recent studies followed the same children over time; rather, the authors compared children in separate samples at two or more points in time. In this report, we present data from a sample of children in low-income families in Boston, Chicago, and San Antonio whose caregivers were interviewed between March and December of 1999 and then again 16 months later, on average. We draw some implications for welfare policies that focus on encouraging the formation of two-parent families.

In brief, we find:

- The percentage of children living with two adults (including biological, step-, and adoptive parents) increased from 34 percent to 38 percent between the first and second interviews, consistent with the recent national reports. The increase was strongest among African-

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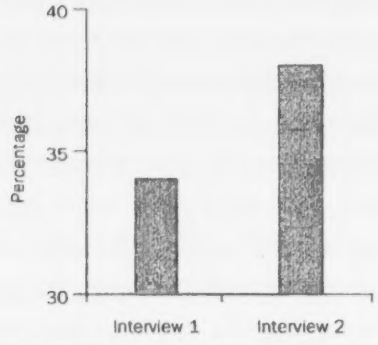
Figure 1

Percentage of Children Living with Two Adults



Americans and Puerto Ricans.

- Virtually all of the increase involved a mother and a man who was not the child's biological father. The percentage of children living with both biological parents did not increase.
- More of the increase occurred through cohabitation than through marriage.
- 42 percent of the mothers who were cohabiting at the first interview had ended the relationship by the second interview, and 16 percent had married.
- 18 percent of the mothers who were married at the first interview had separated by the second interview.
- Overall, 22 percent of children had experienced a change in their mother's living arrangement during the interval.

The Three-City Study

The longitudinal survey component of the Three-City Study comprises two interviews with approximately 2,100 low-income families with children in Boston, Chicago, and San Antonio. The first round of interviews, which we will call wave 1, took place between March and December 1999 and had a 74 percent response rate. All families had a child age 0 to 4 or 10 to 14 who became the focus of the interview.[3] In addition, all families had incomes less than 200 percent of the federal poverty line at the time of the first interview. Families were sampled from low-income neighborhoods in the three cities; over 90 percent of the sampled block groups had poverty rates of more than 20 percent.[4] Interviews were conducted in English and Spanish, and most of the families were from minority racial and ethnic groups: 47 percent were Hispanic, 44 percent were African-American, and 9 percent were non-Hispanic white. The Hispanic subtotal can be further divided into 24 percent Mexican-American, 13 percent Puerto Rican, and 10 percent other Hispanic. All children were living with female caregivers, over 90 percent of them mothers, at the first interview. The second round of interviews, which we will call wave 2, was conducted between September 2000 and May 2001. We were able to reinterview 88 percent of the families. The average time between interviews was 16 months. The tabulations shown here are weighted to reflect the experience of the typical child in a low-income family in low-income neighborhoods in the cities. They also give equal weight to the data from each city.

Changes in Living Arrangements

Table 1 shows children's living arrangements at the two interview waves and the percentage point change between them.[5] About 9 percent of the children in our sample were not living with either of their parents, and that per-

Table 1

Children's Living Arrangements at Waves 1 and 2 of the Survey (n=2,046)

Children's living arrangement	Wave 1	Wave 2	Percentage point change
With neither parent	9.0	8.6	-0.4
With mother neither cohabiting nor married	57.2	53.7	-3.5**
With mother cohabiting with a man other than the biological father	2.2	5.6	+3.4**
With mother cohabiting with biological father	5.5	4.3	-1.2*
With mother married to a man other than the biological father	5.4	7.0	+1.6**
With mother married to biological father	20.8	21.0	+0.2
Total	100.1%	100.2%	

** p<.05 **p<.01 Percentages may not add to 100.0 because of rounding error.*

Overall, 22 percent of children had experienced a change in their mother's living arrangement during the interval.

centage hardly changed between the interviews. The percentage of children living with a non-cohabiting, unmarried single parent, shown in row 2, declined by 3.5 percentage points. In contrast, the percentage living in any form of two-adult family (rows 3 through 6) increased from 33.9 percent to 37.9 percent. (Rounded to 34 and 38 percent, these are the percentages shown in **Figure 1**.)

These changes are largely consistent with other recent reports. For instance, Acs and Nelson compared the 1997 and 1999 waves of the National Survey of America's Families.[6] Using the same definition of a low-income family as in our survey (household income less than 200 percent of the federal poverty line), they found that the proportion of children in single-mother families declined 2.1 percentage points, and the proportion living with cohabiting biological parents or a cohabiting parent and his or her partner increased 1.4 percentage points. Primus, analyzing a fixed proportion of low-income children in Current Population Survey data from 1995 to 2000, reported a drop of 3.9 percentage points in the proportion living in single-parent families, an increase of 2.2 percentage points in the proportion living with married parents (including stepfamilies), and a 1.2 percentage point increase in the proportion living with a cohabiting mother (and either the biological father or another man).[7] Bavier, using Current Population Survey data, reported an increase of 2.2 percentage points from 1995 to 2000 in the proportion of children under 6 living with a married mother and a biological, step-, or adoptive father.[8]

As **Figure 2** shows, all of the increase in two-adult families involved the addition of a man who was not the biological father of the child.[9] The percentage of children living with two biological parents decreased slightly, although the drop was not statistically significant. **Table 1** again provides more detail: The largest increase in the table occurred among families in which the mother began to cohabit with a man other than the biological father (row 3). There was also an increase in mothers who married a man other than the biological father (row 5). In contrast, the proportion of families consisting of two married biological parents hardly changed (row 6), and the proportion consisting of two cohabiting biological parents declined (row 4). Overall, more of the increase in two-adult families occurred through cohabitation than through marriage.

In our sample, as is the case nationwide, single-parent families were more common among African Americans than among Hispanics, particularly among Mexican Americans. But African Americans showed an increase in two-parent families (from 15.7 percent to 21.0 percent), whereas Mexican Americans showed almost no change (from 55.8 percent to 55.9 percent). Puerto Ricans, another minority group with a high number of single parents, showed substantial change, although their modest numbers in our sample make our estimates less precise: the percentage of two-parent families among Puerto Ricans increased from 27.4 percent to 38.7 percent.

Figure 2

Changes in the Percent of Children in Two-Adult Families, by Type of Partner Present

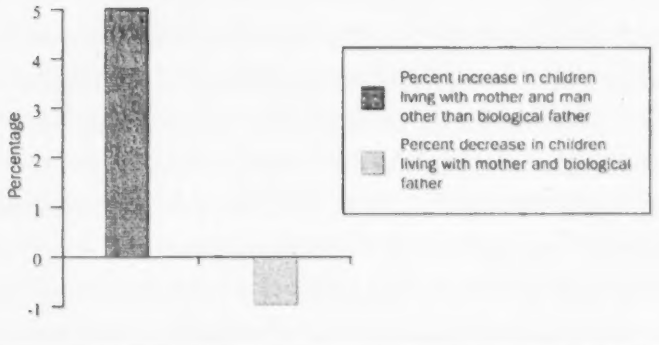
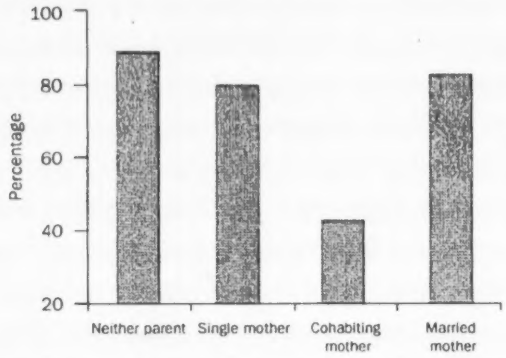


Figure 3

Percentage of Children Whose Living Arrangements Did Not Change, by Type of Family at First Interview



Family Stability

Although **Table 1** provides useful snapshots of children's living arrangements at two points in time, it does not show the transitions into and out of various living arrangements that occurred between the two waves. Far more transitions occurred than the modest net changes in **Table 1** suggest. In fact, 22 percent of the children experienced a transition from one living arrangement to another between waves 1 and 2. **Figure 3** summarizes the stability of different types of family living arrangements, and **Table 2** presents more detail. In the figure and the table, we distinguish between cohabiting and marital relationships; but to simplify the presentation, we do not distinguish between biological fathers and other partners.

The most stable arrangement for children was living with neither parent. As the first bar in **Figure 3** shows, an estimated 88 percent of the children who were living with neither parent at the first wave of interviews still were living with neither parent at the second wave. The second bar of **Figure 3** shows that among all children living with a single mother at the first wave, 80 percent had the same living arrangements at the second wave. Cohabiting relationships were much less stable, as the third bar shows. Only 42 percent of children whose mothers were cohabiting at wave 1 were still living with cohabiting parents at wave 2. There are two ways in which cohabiting relationships usually end: a marriage or a breakup.[10] **Table 2** shows that far more children whose mothers were cohabiting experienced a breakup than a marriage: 41.7 percent were living with a single parent at wave 2, compared to 16.2 percent living with married parents. The overall rate at which cohabiting parents transitioned out of that arrangement is consistent with national studies showing that half of all cohabiting relationships either end or result in marriage within about a year. However, parents in this sample seemed more likely to end a cohabiting relationship by breaking up (rather than marrying) than is true in the nation as a whole.[11] This was particularly noticeable among African Americans who were cohabiting at wave 1: 59 percent had broken up with their partners by wave 2, and only 2 percent had married them.

The fourth bar of **Figure 3** shows that among children whose mother was married to a father or a stepfather at wave 1, 82 percent were still living with married parents at wave 2. Although this level of stability is much higher than for cohabiting relationships, it is substantially lower than national estimates of marital stability would suggest. Among a group of new marriages nationwide,

Table 2

Children's Living Arrangement at Wave 1 by Living Arrangement at Wave 2

	Living arrangement at Wave 1			
Living arrangement at Wave 2	With neither parent	With single mother	With mother cohabiting with father or partner	With mother married to father or stepfather
With neither parent	87.8	0.7	0.3	0.7
With single mother	5.8	80.2	41.7	15.9
With mother cohabiting with father or partner	6.1	10.1	41.8	1.2
With mother married to father or stepfather	0.3	9.0	16.2	82.2
Total	100.0%	100.0%	100.0%	100.0%
(weighted n)	*(175)*	*(1,102)*	*(201)*	*(573)*

Our surveys confirm a modest trend toward two-parent families. But we find that the increase occurred almost entirely through the addition of a nonbiological parent to the household.

it would take 54 months for the proportion still married to drop to 82 percent.[12] Since many of the marriages in our sample had been in existence before wave 1 (and therefore had survived some of the divorce-prone early years of marriage), we would expect an even slower drop, based on national estimates. Yet this decline was achieved in just 16 months, on average.

To be sure, we would expect marital dissolution to be more common in a sample of parents with lower education.[13] Moreover, some mothers who were not legally married may have responded that they were married. Hispanic women in our ethnographic study, for example, used the Spanish words *marido* and *esposo* to refer to both husbands and steady boyfriends or partners. Consequently, some Hispanic women who were cohabiting may have been counted as "married" in our survey. Among African-Americans, the rate of marital disruption (20 percent) was even higher than among Hispanics (17 percent).[14] Nearly all studies of marital disruption rely on self-reports, and these reports suggest a high rate of dissolution.

Discussion

By following children in low-income families over a period averaging 16 months, we have been able to observe at closer range the trends in family structure reported recently from national and state-level data. Our surveys confirm a modest trend toward two-adult families. But we find that the increase occurred almost entirely through the addition of men other than biological fathers. Furthermore, most of the increase occurred through cohabitation rather than marriage.

In most of the policy discussions about children's living arrangements, it has been assumed that two-parent families are better for children than one-parent families. But not all two-parent families are alike in their effects on children. A number of studies now suggest that the well-being of children in mother-stepfather families is no greater, on average, than in single-parent families.[15] This is particularly true if the remarriage occurs when children are adolescents.[16] The addition of a stepfather to a household engenders a change in the family system that requires a period of adjustment. Adolescents, who are trying to coming to terms with their own emotional and physical development, may have a more difficult time adjusting to the entrance of a mother's husband or boyfriend. Studies suggest that adolescents in mother-stepfather households, particularly girls, tend to leave home earlier than those in two-parent households as a means of resolving tensions.[17] And even after a few years, stepparents tend to be less engaged with their stepchildren than with biological children.

Most of this research has been carried out with middle-class families in which the formation of a stepfamily usually follows a divorce. In low-income families, stepfamilies are often formed when men marry single mothers who gave birth outside of marriage and have raised children on their own, or perhaps with the help of kin such as a grandmother. In these kinds of families, too, the addition of a stepparent can require adjustments. A man in such a family may be urged, for instance, to side with the mother in a childrearing dispute with the grandmother; but if he criticizes the grandmother too harshly, the mother may defend her.[18] Among the low-income families in our study, it was more common for quasi-stepfamilies to form when mothers began to cohabit with partners other than the biological father. There is no reason to think that children fare better in these quasi-stepfamilies formed by cohabitation than in stepfamilies formed by marriage.

We do not yet know whether spending time in a cohabiting-couple family is less beneficial to children than spending time in an otherwise-similar married-couple family.[19] But it is clear that cohabiting couples break up more often. Indeed, we found that 42 percent of the cohabiting couples at wave 1 had broken off their relationships by wave 2. Some of these disrupted partnerships may not have lasted long enough for the mother's partner to have been considered a parent-like figure.

Moreover, evidence is accumulating that the greater the number of family transitions children experience, the lower is their well-being. Family transitions occur when cohabiting or married biological parents separate and

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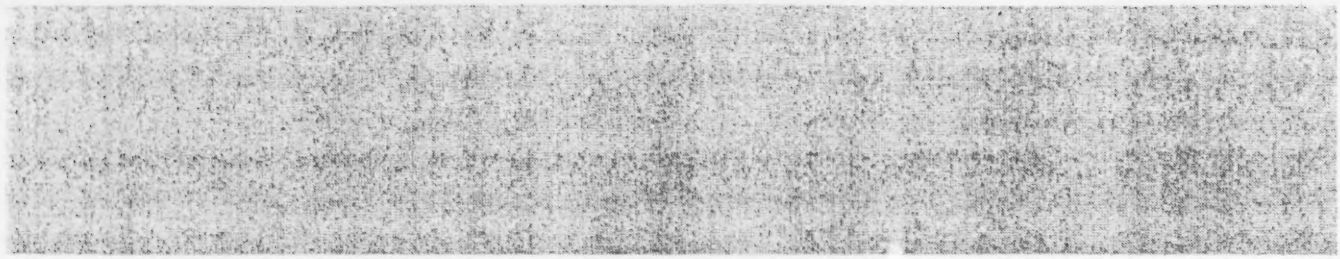
when their new partners move into or out of the household. One study found that the number of family transitions an adolescent girl had experienced was a stronger predictor of becoming pregnant than was the amount of time she had spent living with a single parent.[20] Another found more behavior problems among boys when their mothers had experienced more transitions;[21] yet another found poorer school adjustment among sixth graders with multiple family transitions.[22] In fact, a large study in New Zealand found that both children whose married mothers had stayed married *and* children whose single mothers had stayed single had fewer behavioral problems than children whose mothers had changed partners.[23]

Without doubt, some of the stepfamilies formed between waves 1 and 2 involved committed, active stepparents who exerted a positive influence over their stepchildren's lives. And the majority of children in stepfamilies adjust adequately and function well.[24] But from what we know about the problematic aspects of stepfamilies and quasi-stepfamilies, the high rate at which cohabiting unions disrupt, and the correlates of multiple family transitions, we have reason to question the extent to which the kinds of two-adult families that mothers formed in our sample between waves 1 and 2 will benefit the children involved. In fact, it is not clear that the children born to single mothers who later cohabited or remarried are better off, on average, than they would have been had their mothers remained single.

We should have modest expectations, then, for what the recent movement toward two-adult families will mean for children. It still may be true that children will benefit from targeted policies that provide services to biological parents who wish to marry. But the modest benefits of the kinds of families that are forming in Boston, Chicago, and San Antonio suggest a cautionary note. Policies that broadly encourage the formation of two-parent families may have effects on the well-being of poor children that are more limited than their advocates expect.



Notes

1. See Richard Bavier, "Recent Increases in the Share of Young Children Living with Married Mothers" (Washington, D.C.: U.S. Office of Management and Budget, 2001); Gregory Acs and Sandi Nelson, "'Honey, I'm Home.' Changes in Living Arrangements in the Late 1990s," New Federalism: National Survey of America's Families, ser. B, no. B-38, June. (Washington, D.C.: The Urban Institute, 2001); and Allen Dupree and Wendell Primus, "Declining Share of Children Living with Single Mothers in the Late 1990s" (Washington, D.C.: Center on Budget and Policy Priorities, 2001).
2. Blaine Harden, "2-Parent Families Rise After Changes in Welfare Laws," *New York Times*, 12 August 2001: sec. A, p.1.
3. If more than one child age 0 to 4 or 10 to 14 was present, we randomly selected one to be the focus of the interview.
4. See Pamela Winston, Ronald Angel, Linda Burton, Andrew Cherlin, Robert Moffitt, and William Julius Wilson, *Welfare, Children, and Families: A Three-City Study, Overview and Design Report* (Baltimore: Johns Hopkins University, 1999). Available at www.jhu.edu/~welfare.
5. In 48 cases, the child had changed caregivers between waves 1 and 2. In these cases, we report the living arrangement of the child at each wave. In about half of these cases, the child had changed from living with one parent at wave 1 to living with neither parent at wave 2.
6. Acs and Nelson, 2001. See note 1.
7. Wendell Primus, "Child Living Arrangements by Race and Income: A Supplementary Analysis" (Washington, D.C.: Center on Budget and Policy Priorities, 2001).
8. Bavier, 2001. See note 1.
9. However, 8 percent of the caregivers who formed new unions between waves 1 and 2 had given birth to infants who were living with both biological parents. But for children already born by wave 1, nearly all the additional partners and parents were not their biological fathers.
10. They may also end when a partner is incarcerated. We did not ask about incarceration among cohabiting couples, but we ascertained that among couples who were married and co-residing at wave 1, less than 1 percent reported at wave 2 that the husband was incarcerated.
11. According to estimates from a 1995 survey, 38 percent of cohabiting unions would be expected to end in separation within five years. Our sample has already surpassed that percentage in 16 months. See Larry L. Bumpass and Hsien-hen Lu, "Trends in Cohabitation and Implications for Children's Family Contexts in the United States," *Population Studies* 54 (2000): 19–41.
12. Matthew D. Bramlett and William D. Mosher, "First Marriage Dissolution, Divorce, and Remarriage: United States," Advance Data no. 323, May 31 (Washington, D.C.: U.S. National Center for Health Statistics, 2001).
13. James A. Sweet and Larry L. Bumpass, *American Families and Households* (New York: Russell Sage Foundation, 1987).
14. We identified 15 respondents who said they were married at the first interview but said at the second interview that they were cohabiting with a man who had the same first name. We considered those respondents to have been cohabiting with the same person at both interviews.
15. Andrew Cherlin and Frank F. Furstenberg Jr., "Stepfamilies in the United States: A Reconsideration," *Annual Review of Sociology* 20 (1994): 359–381; and Robert E. Emery, *Marriage, Divorce, and Children's Adjustment*, 2d ed. (Thousand Oaks, Calif.: Sage Publications, 1999).
16. E. Mavis Hetherington and Katherine M. Jodl, "Stepfamilies as a Setting for Child Development," in Alan Booth and Judy Dunn, eds., *Stepfamilies: Who Benefits? Who Does Not?* (Hillsdale, N.J.: Lawrence Erlbaum Associates, 1994), 55–79.
17. Frances K. Goldscheider and Calvin Goldscheider, *Leaving Home Before Marriage: Ethnicity, Familism, and Generational Relationships* (Madison: University of Wisconsin Press, 1993).
18. D. M. Mills, "Stepfamilies in Context," in W. R. Beer, ed., *Relative Strangers: Studies of Stepfamily Processes* (Totowa, N.J.: Rowan and Littlefield, 1988) 1–28.
19. Pamela J. Smock, "Cohabitation in the United States: An Appraisal of Research Themes, Findings, and Implications," *Annual Review of Sociology* 26 (2000): 1–20.
20. Larry L. Wu and Brian B. Martinson, "Family Structure and the Risk of a Premarital Birth," *American Sociological Review* 59 (1993): 210–232.
21. D. Capaldi and G. Patterson, "Relation of Parental Transition to Boys' Adjustment Problems: 1. A Linear Hypothesis; 2. Mothers at Risk for Transitions and Unskilled Parenting," *Developmental Psychology* 27 (1991): 489–504.
22. L. A. Kurdek, M. A. Fine, and R. J. Sinclair, "School Adjustment of Sixth Graders: Parenting Transitions, Family Climate, and Peer Norm Effects," *Child Development* 66 (1995): 430–445.
23. J. M. Najman, B. C. Behrens, M. Andersen, W. Bor, M. O'Callaghan, and G. M. Williams, "Impact of Family Type and Family Quality on Child Behavior Problems: A Longitudinal Study," *Journal of the American Academy of Child and Adolescent Psychiatry* 36 (1997): 1357–1365.
24. Hetherington and Jodl, 1994. See note 16.
25. Winston et al., 1999. See note 4.

Welfare, Children, and Families: A Three-City Study is an ongoing research project in Boston, Chicago, and San Antonio to monitor the consequences of welfare reform for the well-being of children and families. The study comprises three interrelated components: (1) a longitudinal in-person survey of approximately 2,400 families with children 0 to 4 years of age or 10 to 14 years of age in low-income neighborhoods, about 40 percent of whom were receiving cash welfare payments when they were first interviewed in 1999. Seventy-seven percent of the families have incomes below the poverty line. Seventy-three percent are headed by single mothers, and 23 percent are headed by two parents. (The balance are non-parental caregivers.) They should be thought of as a random sample in each city of poor and near-poor families with children 0 to 4 years of age and 10 to 14 years of age who live in low-income neighborhoods.[3] In Boston and Chicago we sampled approximately equal numbers of African-American, Hispanic, and non-Hispanic white children in poor neighborhoods. Since San Antonio does not contain poor neighborhoods that are predominantly non-Hispanic white, we did not sample this group in that city. Our San Antonio sample, therefore, consists entirely of African-Americans and Hispanics. As part of the survey, extensive baseline information was obtained on one child per household and his or her caregiver (usually the mother). The caregivers and children will be reinterviewed periodically. (2) an embedded developmental study of a subset of about 630 children 2 to 4 years of age in 1999 and their caregivers, consisting of videotaped assessments of children's behaviors and caregiver-child interactions, observations of child-care settings, and interviews with fathers. (3) an ethnographic study of about 215 families residing in the same neighborhoods as the survey families who will be followed for 12 to 18 months, and periodically thereafter, using in-depth interviewing and participant observation. Unlike the survey, the San Antonio ethnography included non-Hispanic white families. About 45 of the families in the ethnography include a child with a physical or mental disability. A detailed description of the research design can be found in *Welfare, Children, and Families: A Three-City Study. Overview and Design Report*, available at www.jhu.edu/~welfare or in hard copy upon request.

The principal investigators are Ronald Angel, University of Texas; Linda Burton, Pennsylvania State University; P. Lindsay Chase-Lansdale, Northwestern University; Andrew Cherlin, Johns Hopkins University; Robert Moffitt, Johns Hopkins University; and William Julius Wilson, Harvard University.

We gratefully acknowledge the support of the following organizations. Government agencies: National Institute of Child Health and Human Development, Office of the Assistant Secretary for Planning and Evaluation, Administration on Developmental Disabilities, Administration for Children and Families, Social Security Administration, and National Institute of Mental Health. Foundations: The Boston Foundation, The Annie E. Casey Foundation, The Edna McConnell Clark Foundation, The Lloyd A. Fry Foundation, Hogg Foundation for Mental Health, The Robert Wood Johnson Foundation, The Joyce Foundation, The Henry J. Kaiser Family Foundation, W. K. Kellogg Foundation, Kronkosky Charitable Foundation, The John D. and Catherine T. MacArthur Foundation, Charles Stewart Mott Foundation, The David and Lucile Packard Foundation, and Woods Fund of Chicago.

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A THREE-CITY STUDY

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